

CHP+ Cost-Sharing Changes

Background

The Child Health Plan *Plus* (CHP+) is public insurance for children under age 19 and pregnant women up to 250% of the Federal Poverty Level (FPL). The program covers kids and pregnant women whose families earn too much to qualify for Medicaid but cannot afford private insurance.

CHP+ contracts with managed care organizations to provide services to its members and, like private insurance, has had a cost-sharing structure in place since the program began in Colorado in 1998. Federal regulations limit cost-sharing for the program to be no more than 5 percent of family income. Cost-sharing can include enrollment fees, copayments, co-insurance or premiums. CHP+ families pay enrollment fees and copayments on a sliding scale based on income.

Changes to Cost-Sharing Structure

The Department worked with stakeholders to develop a revised cost-sharing plan which gained final approval from the Medical Services Board (MSB) on November 18, 2011. The revised plan includes changes to both the annual enrollment fee and copayment structure.

Annual Enrollment Fee Changes – Effective January 1, 2012

- Families earning more than 205% of the Federal Poverty Level (FPL) will be impacted (see chart on the back of this page for income breakouts). For example, a family of four (4) with a gross yearly income of more than approximately \$47,250 would pay the new enrollment fee. The new enrollment fee is \$75 for one child and \$105 for two or more children.
- Enrollment fees will not change for families earning less than 205% FPL.

Copayment Changes – Effective July 1, 2012

- There are various changes to copayments for all income categories. The chart below is a summary of changes, not an all inclusive list.

Copayments Effective July 1, 2012								
Family Income (% FPL)	ER Visit	Urgent/After Hour	Ambulance/ER Transport	Inpatient Hospital	Physician Services at Hospital	Outpatient Hospital	Prescriptions	Lab/Imaging
0-100%	\$ 3	\$ 1	N/A	N/A	N/A	N/A	N/A	N/A
101-150%	\$ 3	\$ 1	\$ 2	\$ 2	\$ 2	\$ 2	\$ 1	N/A
151-200%	\$ 30	\$ 20	\$ 15	\$ 20	\$ 5	\$ 5	\$ 3-10	\$ 5
201-250%	\$ 50	\$ 30	\$ 25	\$ 50	\$ 10	\$ 10	\$ 5-15	\$ 10

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CHILD HEALTH PLAN PLUS **Monthly Maximum Income Guidelines** **Effective January 1, 2012 – December 31, 2012**

Enrollment Fee: 1 Child: \$25.00 2 or More: \$35.00						Enrollment Fee: 1 Child: \$75.00 2 or More: \$105.00 Effective January 1, 2012			
Family Size	F+	G-	G+	J	K	L	M	O	
1	1,398 – 1,481	1,482 – 1,583	1,584 – 1,723	1,724 – 1,862	1,863 – 1,909	1,910 – 2,095	2,096 – 2,188	2,189 – 2,328	
2	1,893 – 2,005	2,006 – 2,144	2,145 – 2,333	2,334 – 2,522	2,523 – 2,585	2,586 – 2,837	2,838 – 2,963	2,964 – 3,153	
3	2,388 – 2,530	2,531 – 2,705	2,706 – 2,944	2,945 – 3,182	3,183 – 3,262	3,263 – 3,580	3,581 – 3,739	3,740 – 3,978	
4	2,883 – 3,055	3,056 – 3,266	3,267 – 3,554	3,555 – 3,842	3,843 – 3,938	3,939 – 4,322	4,323 – 4,514	4,515 – 4,803	
5	3,378 – 3,579	3,580 – 3,827	3,828 – 4,165	4,166 – 4,502	4,503 – 4,615	4,616 – 5,065	5,066 – 5,290	5,291 – 5,628	
6	3,873 – 4,104	4,105 – 4,388	4,389 – 4,775	4,766 – 5,162	5,163 – 5,291	5,292 – 5,807	5,808 – 6,065	6,066 – 6,453	
7	4,368 – 4,629	4,630 – 4,949	4,950 – 5,386	5,387 – 5,822	5,823 – 5,968	5,969 – 6,550	6,551 – 6,841	6,842 – 7,278	
8	4,863 – 5,153	5,154 – 5,510	5,511 – 5,996	5,997 – 6,482	6,483 – 6,644	6,645 – 7,292	7,293 – 7,616	7,617 – 8,103	
9	5,358 – 5,678	5,679 – 6,071	6,072 – 6,607	6,608 – 7,142	7,143 – 7,321	7,322 – 8,035	8,036 – 8,392	8,393 – 8,928	
10	5,853 – 6,203	6,204 – 6,632	6,633 – 7,217	7,218 – 7,802	7,803 – 7,997	7,998 – 8,777	8,778 – 9,167	9,168 – 9,753	
Poverty Level	159%	170%	185%	200%	205%	225%	235%	250%	

- Percent of federal poverty level corresponds to the upper limit of income in each rating level
- No Fees or Co-Pays for Native Americans and Alaskan Natives
- Co-pays may apply
- Letters in Header Rows correspond to the rate codes in CBMS

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